



GM FINANCIAL

PO BOX 1510
Cockeysville, MD 21030

February 01, 2019

Gary Staten
32 W Durham St
Philadelphia, PA 19119

Account: 000446934044
Payoff Date: 01/22/2019
Contract Date: 10/19/2011
Vehicle: 2010 CHEVRO IMPALA
VIN: 2G1WB5EN3A1200018

Dear Customer,

Congratulations! As of 01/22/2019, your GM Financial* account has been paid in full**. Please accept this letter as notice that your contract is paid. GM Financial has released its security interest in the vehicle listed above. However, if the lien documentation is not included, you have transferred ownership to another party, or there was a second lienholder disclosed on the title.

It is important that you contact your insurance provider to have GM Financial's name removed as the loss payee on your policy. Your state offers an electronic lien and titling system. If your title is not enclosed, we have released GM Financial's security interest electronically through the state's system. Please contact your local vehicle titling agency if you have any questions regarding the status of the electronic certificate of title for this vehicle. In doing so, you will avoid future problems upon resale of the vehicle or misplacement of your title.

If you paid us more than the payoff balance owed on your account, you may be entitled to a refund of the overpayment. Refund checks are mailed approximately 30 calendar days from the date your account was paid in full*. You are responsible for any payment reversals or returned funds processed after your account was paid in full that result in a balance being owed.

When you are ready to purchase your next car, we hope you will ask your automobile dealer about financing with GM Financial. To learn more about us or to locate a participating dealership in your area, please visit our website at www.gmfinancial.com.

Thank you for allowing us to service your automotive account. We appreciate your business.

If you have any questions, please do not hesitate to contact our Customer Service Center at 1-800-284-2271.

Sincerely,

GM Financial

Enclosures

*GM Financial is a d/b/a of AmeriCredit Financial Services, Inc.

**Paid in full status is dependent on clearance of all non-certified funds.




Dealer Number _____ Contract Number _____

Buyer Name and Address (Including County and Zip Code) GARY G STATEN 32 W DURHAM ST PHILADELPHIA PA 19119	Co-Buyer Name and Address (Including County and Zip Code) <div style="font-size: 2em; font-weight: bold; text-align: center;">PAID</div>	Creditor-Seller (Name and Address) CP SPRINGFIELD, LLC 860 BALTIMORE PIKE SPRINGFIELD PA 19064
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You, the Buyer (and Co-Buyer, if any), may buy the vehicle below for cash or on credit. By signing this contract, you choose to buy the vehicle on credit under the agreements on the front and back of this contract. You agree to pay the Creditor - Seller (sometimes "we" or "us" in this contract) the Amount Financed and Finance Charge in U.S. funds according to the payment schedule below. We will figure your finance charge on a daily basis. The Truth-In-Lending Disclosures below are part of this contract.

New/Used/Demo	Year	Make and Model	Mfg Gross Vehicular Weight	Vehicle Identification Number	Primary Use For Which Purchased
U	2010	CHEVROLET IMPALA	14630	2G1WB5EN3A1200018	<input type="checkbox"/> personal, family or household <input type="checkbox"/> business <input type="checkbox"/> agricultural

FEDERAL TRUTH-IN-LENDING DISCLOSURES  003.AAA460316		Total Sale Price The total cost of your purchase on credit, including your down payment of \$ 1000.00
Annual Percentage Rate (APR) 18.00%	Finance Charge \$ 11057.46	Total Amount Financed \$ 16895.62
Monthly Payment \$ 279.53	Number of Payments 72	Total Amount Paid \$ 28953.28

Your Payment Schedule Will Be:

Number of Payments	Amount of Payments	When Payments Are Due
72	388.24	Monthly beginning 12/03/2011

Or As Follows:

Insurance. You may buy the physical damage insurance this contract requires (see back) from anyone you choose who is acceptable to us. You are not required to buy any other insurance to obtain credit. If any insurance is checked below, policies or certificates from the named insurance companies will describe the terms and conditions.

Check the insurance you want and sign below:**Optional Credit Insurance**

☐ Credit Life: ☐ Buyer ☐ Co-Buyer ☐ Both
☐ Credit Disability (Buyer Only)

Premium:

Credit Life \$ N/A

Credit Disability \$ N/A

Insurance Company Name

N/A

Home Office Address N/A

Credit life insurance and credit disability insurance are not required to obtain credit. Your decision to buy or not buy credit life insurance and credit disability insurance will not be a factor in the credit approval process. They will not be provided unless you sign and agree to pay the extra cost. If you choose this insurance, the cost is shown in Item 4A of the Itemization of Amount Financed. Credit life insurance pays the unpaid part of the Amount Financed if you die. This insurance pays only the amount you would owe if you paid all your payments on time. Credit disability insurance pays the scheduled payments due under this contract while you are disabled. This insurance does not cover any increase in your payment or in the number of payments. The policies or certificates issued by the named insurance companies may further limit the coverage that credit life insurance or credit disability insurance provides. See the policies or certificates for coverage limits or other terms and conditions.

ITEMIZATION OF AMOUNT FINANCED

1 Cash Price (including \$ 1237.12 sales tax) \$ 17236.12

2 Total Downpayment =

Trade-In (Year) 2001 PONTIAC GRAND PRIZ (Make) (Model)

Trade-In (VIN) 1G2WP52KX1F177093

Gross Trade-In Allowance

Less Pay Off Made By Seller

Equals Net Trade In

+ Cash

+ Other N/A

(If total downpayment is negative, enter "0" and see 4H below)

\$ 1000.00

\$ N/A

\$ 1000.00

\$ N/A

\$ N/A

\$ 1000.00

\$ 16236.12

3 Unpaid Balance of Cash Price (1 minus 2)

4 Other Charges Including Amounts Paid to Others on Your Behalf

(Seller may keep part of these amounts):

A Cost of Optional Credit Insurance Paid to Insurance

Company or Companies

Life Term N/A \$ N/A

Disability Term N/A \$ N/A

B Other Optional Insurance Paid to Insurance Company or Companies

(Describe) N/A Term N/A \$ N/A

(Describe) N/A Term N/A \$ N/A

C Official Fees Paid to Government Agencies

to N/A for N/A \$ N/A

to N/A for N/A \$ N/A

to STATE OF PA for TEMP TAG \$ 10.00

D Optional Gap Contract

\$ 465.00

Other Optional Insurance

☐ N/A Type of Insurance N/A Term N/A

Premium \$

Description of Coverage

N/A

Insurance Company Name

N/A

Home Office Address

N/A

Type of Insurance

Term

Premium \$ N/A

Description of Coverage

F Government Certificate of Title Fees / ENCUMB FEE
REG - \$ 52.00
(includes \$ 5.00 security interest recording fee)
H Other Charges (Seller must identify who is paid and describe purpose)
to N/A for Prior Credit or Lease Balance \$ N/A
to N/A for N/A \$ N/A
to CP SPRINGFIELD for DOC FEE \$ 105.00
to N/A for N/A \$ N/A
to N/A for N/A \$ N/A
to N/A for N/A \$ N/A
Total Other Charges and Amounts Paid to Others on Your Behalf \$ 659.50
5 Amount Financed (3 + 4) \$ 16895.66
6 Finance Charge \$ 11057.66
7 Total of Payments-Time Balance (5 + 6) \$ 27953.28

Insurance Company Name N/A
Home Office Address N/A
Other optional insurance is not required to obtain credit. Your decision to buy or not buy other optional insurance will not be a factor in the credit approval process. It will not be provided unless you sign and agree to pay the extra cost.
I want the insurance checked above.
X
Buyer Signature _____ Date _____
X
Co-Buyer Signature _____ Date _____
THIS INSURANCE DOES NOT INCLUDE INSURANCE ON YOUR LIABILITY FOR BODILY INJURY OR PROPERTY DAMAGE CAUSED TO OTHERS.

If you do not meet your contract obligations, you may lose the vehicle.

OPTION: ☐ You pay no finance charge if the Amount Financed, item 5, is paid in full on or before N/A, Year _____, SELLER'S INITIALS _____

Returned Check Charge: You agree to pay the costs we actually pay to others if any check you give us is dishonored.

OPTIONAL GAP CONTRACT. A gap contract (debt cancellation contract) is not required to obtain credit and will not be provided unless you sign below and agree to pay the extra charge. If you choose to buy a gap contract, the charge is shown in Item 4D of the Itemization of Amount Financed. See your gap contract for details on the terms and conditions it provides. It is a part of this contract.

Term 72 Mos. CP SPRINGFIELD, LLC
Name of Gap Contract

I want to buy a gap contract.

Buyer Signs X _____

NO COOLING OFF PERIOD

State law does not provide for a "cooling off" or cancellation period for this sale. After you sign this contract, you may only cancel it if the seller agrees or for legal cause. You cannot cancel this contract simply because you change your mind. This notice does not apply to home solicitation sales.

HOW THIS CONTRACT CAN BE CHANGED. This contract contains the entire agreement between you and us relating to this contract. Any change to this contract must be in writing and we must sign it. No oral changes are binding. Buyer Signs X _____ Co-Buyer Signs X _____
If any part of this contract is not valid, all other parts stay valid. We may delay or refrain from enforcing any of our rights under this contract without losing them. For example, we may extend the time for making some payments without extending the time for making others.
You authorize us to obtain information about you, or the vehicle you are buying, from the state motor vehicle department or other motor vehicle registration authorities.
See back for other important agreements.

The Annual Percentage Rate may be negotiable with the Seller. The Seller may assign this contract and retain its right to receive a part of the Finance Charge.

NOTICE TO BUYER.

DO NOT SIGN THIS CONTRACT IN BLANK.

YOU ARE ENTITLED TO AN EXACT COPY OF THE CONTRACT YOU SIGN.

KEEP IT TO PROTECT YOUR LEGAL RIGHTS.

Buyer Signs X _____ Date 10/19/11 Co-Buyer Signs X _____ Date _____

You agree to the terms of this contract. You confirm that before you signed this contract, we gave it to you, and you were free to take it and review it. You confirm that you received a completely filled-in copy when you signed it.

Buyer Signs X _____ Date 10/19/11 Co-Buyer Signs X _____ Date _____

Co-Buyers and Other Owners — A co-buyer is a person who is responsible for paying the entire debt. An other owner is a person whose name is on the title to the vehicle but does not have to pay the debt. The other owner agrees to the security interest in the vehicle given to us in this contract.

Other owner signs here X
Seller Signs CP SPRINGFIELD, LLC

Seller assigns its interest in this contract to

AMERICREDIT FINANCIAL SERVICES

☐ Assigned with recourse CP SPRINGFIELD, LLC ☒ Assigned without recourse

☐ Assigned with limited recourse

Seller

Title